Case 08-28918 Doc 1 Filed 10/27/08 Entered 10/27/08 11:08:56 Desc Main Document Page 1 of 53

B1 (Official )	<u> Form 1)(1/</u>		United No			ruptcy of Illino		urt	90 - 01			Vo	luntary Petition	n
Name of De Anani, Is		ividual, ento	er Last, First					Name of Joint Debtor (Spouse) (Last, First, Middle): Anani, Aneesah M						
All Other Na (include mar				8 years				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  AKA Aneesah M Muhammad						
	ast four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN more than one, state all) xxx-xx-3914						EIN I		our digits of than one, s		r Individual-	Taxpayer l	I.D. (ITIN) No./Complete	EIN
Street Addre 1524 Fai	Street Address of Debtor (No. and Street, City, and State): 1524 Fairway Dr., Apt 302 Naperville, IL  ZIP Code							Street 152 Apt		Joint Debtor ay Dr	(No. and St	reet, City,	ZIP Coo	de
County of Ro Dupage	County of Residence or of the Principal Place of Business:  Dupage						(	_ '	y of Reside	ence or of the	Principal Pl	ace of Bus	60563 siness:	
Mailing Add	Nailing Address of Debtor (if different from street address):						1	Mailin	g Address	of Joint Debt	or (if differe	nt from st	reet address):	
					Г	ZIP Code	;						ZIP Cod	le
Location of l (if different f				r	<u>'</u>		•							
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)			Nature of Business (Check one box)  Health Care Business Single Asset Real Estate as defin 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other  Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organiza under Title 26 of the United State Code (the Internal Revenue Code)			s defin	ation tes	defined "incurr	the 1 er 7 er 9 er 11 er 12	Petition is F  Cof Cof Natur (Chec consumer debts § 101(8) as idual primarily	hapter 15 a Foreign hapter 15 a Foreign e of Debts k one box)	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding		
Filing Fee (Check one box)  Full Filing Fee attached  Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					tor A.	Check Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small b aggregate nor s or affiliates) able boxes: being filed w ces of the pla	usiness debtoncontingent last are less that ith this petition were solicited.	s defined i or as defin iquidated in \$2,190,0 ion.	n 11 U.S.C. § 101(51D). ed in 11 U.S.C. § 101(51I debts (excluding debts ow 00. ition from one or more S.C. § 1126(b).			
Debtor es	stimates tha	nt funds will nt, after any	ation be available exempt prop	erty is ex	cluded and	administrat			es paid,		THIS	S SPACE IS	FOR COURT USE ONLY	
Estimated No.	50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,00 50,00		50,001- 100,000	OVER 100,000				
Estimated As \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,0 to \$50 millio		\$500,000,001 to \$1 billion					
Estimated Li  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,0 to \$50 millio	00	\$500,000,001 to \$1 billion					

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B1 (Official For	m 1)(1/08)	Page 2 01 53	Page 2
Voluntary	y Petition	Name of Debtor(s): Anani, Ismail C	
(This page mu	st be completed and filed in every case)	Anani, Aneesah M	
	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach ad	ditional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)
Name of Debte - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		hibit B whose debts are primarily consumer debts.)
forms 10K as pursuant to S	leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission section 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)	I, the attorney for the petitioner named have informed the petitioner that [he of 12, or 13 of title 11, United States Coo	I in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available ify that I delivered to the debtor the notice
☐ Exhibit	A is attached and made a part of this petition.	X /s/ Zlatina Meier Signature of Attorney for Debtor(s) Zlatina Meier #6293361	October 27, 2008 (Date)
	Exh	ibit C	
	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	e harm to public health or safety?
	Exh	ibit D	
Exhibit	-	a part of this petition.	a separate Exhibit D.)
Exhibit	D also completed and signed by the joint debtor is attached a	and made a part of this petition.	
	Information Regardin	_	
	(Check any ap Debtor has been domiciled or has had a residence, principal or has had a residence or	_	ts in this District for 180
_	days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, ge		
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a defendant	nt in an action or
	Certification by a Debtor Who Reside (Check all app		rty
	Landlord has a judgment against the debtor for possession		complete the following.)
	(Name of landlord that obtained judgment)		
	(		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the		
	the entire monetary default that gave rise to the judgment f Debtor has included in this petition the deposit with the co after the filing of the petition.		•
	Debtor certifies that he/she has served the Landlord with the	nis certification. (11 U.S.C. § 362(1)).	

B1 (Official Form 1)(1/08) Page 3

#### **Voluntary Petition**

(This page must be completed and filed in every case)

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Ismail C Anani

Signature of Debtor Ismail C Anani

X /s/ Aneesah M Anani

Signature of Joint Debtor Aneesah M Anani

Telephone Number (If not represented by attorney)

October 27, 2008

Date

#### Signature of Attorney\*

#### X /s/ Zlatina Meier

Signature of Attorney for Debtor(s)

Zlatina Meier #6293361

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

Sears Tower

233 S. Wacker Suite 5150

Chicago, IL 60606

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

October 27, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Anani, Ismail C Anani, Aneesah M

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	7
- 2	٩
_	-

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

	_	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Ismail C Anani Aneesah M Anani		Case No.	
		Debtor(s)	Chapter	7
			•	

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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#### Official Form 1, Exh. D (10/06) - Cont.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Ismail C Anani
Ismail C Anani

requirement of 11 U.S.C. § 109(h) does not apply in this district.

Date: October 27, 2008

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Official Form 1, Exhibit D (10/06)

#### United States Bankruptcy Court Northern District of Illinois

	Ismail C Anani			
In re	Aneesah M Anani		Case No.	
		Debtor(s)	Chapter	7

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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#### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Aneesah M Anani	
_	Aneesah M Anani	

requirement of 11 U.S.C. § 109(h) does not apply in this district.

Date: October 27, 2008

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B6 Summary (Official Form 6 - Summary) (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Ismail C Anani,		Case No.	
	Aneesah M Anani			
-		Debtors	Chapter	7
			•	

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	7,350.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		4,113.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	12		59,649.24	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,147.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,306.57
Total Number of Sheets of ALL Schedules		25			
	T	otal Assets	7,350.00		
			Total Liabilities	63,762.24	

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Form 6 - Statistical Summary (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Ismail C Anani,		Case No.		
	Aneesah M Anani				
_		Debtors	Chapter	7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	4,113.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	26,145.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	30,258.00

#### State the following:

Average Income (from Schedule I, Line 16)	3,147.00
Average Expenses (from Schedule J, Line 18)	3,306.57
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,176.10

#### State the following:

_ state the roll wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	4,113.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		59,649.24
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		59,649.24

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B6A (Official Form 6A) (12/07)

In re	Ismail C Anani,	Case No.
	Aneesah M Anani	

Debtors

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Wife, Joint, or Community

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

 $Total > \hspace{1.5cm} 0.00$ 

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Ismail C Anani,	Case No.
	Aneesah M Anani	

Debtors

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property		Type of Property  N O N E  Description and Location of Property E		Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checl	king account with US Bank	-	100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misce	llaneous used household goods	-	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Misce	llaneous books, tapes, CD's, etc.	-	200.00
6.	Wearing apparel.	Perso	nal used clothing	-	650.00
7.	Furs and jewelry.	Misce	llaneous costume jewelry	-	500.00
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Emplo value	oyer - Term Life Insurance - no cash surrender	W	0.00
10.	Annuities. Itemize and name each issuer.	X			
			(Tota	Sub-Total of this page)	al > 3,450.00

2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Ismail C Anani,	Case No	
	Aneesah M Anani		

#### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	Χ			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
			_	Sub-Tota	al > 0.00
			T)	otal of this page)	

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Ismail C Anani,
	Aneesah M Anani

#### Debtors

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		Ford Focus with 71,000 miles based on KBB	-	2,300.00
		1995	Toyota Avalon with 140,000 miles	J	1,600.00
26.	Boats, motors, and accessories.	Χ			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	Х			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	Х			
33.	Farming equipment and implements.	Χ			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

3,900.00

Total >

7,350.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Ismail C Anani,	Case No.
	Aneesah M Anani	

#### Debtors

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Certi Checking account with US Bank	ficates of Deposit 735 ILCS 5/12-1001(b)	100.00	100.00
<u>Household Goods and Furnishings</u> Miscellaneous used household goods	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Books, Pictures and Other Art Objects; Collectibles Miscellaneous books, tapes, CD's, etc.	735 ILCS 5/12-1001(b)	200.00	200.00
Wearing Apparel Personal used clothing	735 ILCS 5/12-1001(a)	650.00	650.00
Furs and Jewelry Miscellaneous costume jewelry	735 ILCS 5/12-1001(b)	500.00	500.00
Interests in Insurance Policies Employer - Term Life Insurance - no cash surrender value	735 ILCS 5/12-1001(f)	100%	0.00
Automobiles, Trucks, Trailers, and Other Vehicles 2002 Ford Focus with 71,000 miles Value based on KBB	735 ILCS 5/12-1001(c)	2,300.00	2,300.00
1995 Toyota Avalon with 140,000 miles	735 ILCS 5/12-1001(c)	1,600.00	1,600.00

Total: 7,350.00 7,350.00

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B6D (Official Form 6D) (12/07)

_		
In re	Ismail C Anani,	Case No.
	Aneesah M Anani	
	Alleesali iyi Allalli	

**Debtors** 

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	<u>0</u>	Hu: H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	COZF _ ZG   Z F	UNLIQUIDATED	D I SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	T E			
			Value \$		D			
Account No.	┪					П		
Account No.			Value \$					
4	$\dashv$		value \$	$\dashv$		Н		
Account No.			Value \$					
Account No.								
			Value \$					
0 continuation sheets attached			S	ubto	ota	1		
continuation sheets attached			(Total of th	is p	ag	e)		
	Total 0.00 0.00 (Report on Summary of Schedules)							

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B6E (Official Form 6E) (12/07)

•			
In re	Ismail C Anani,	Case No.	
	Aneesah M Anani		
_		Debtors ,	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate eled

schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Totals" on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. $\S$ 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Ismail C Anani,	Case No.
	Aneesah M Anani	
		Debtors

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, NL I QUI DATED ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED AMOUNT INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) Account No. SSN: xxx-xx-x914-2 March through May of 2008 Overpayment of unemployment State of Illinois 0.00 Benefit Payment Control Division POBox 4385 J Chicago, IL 60680 4,113.00 4,113.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet 1 of 1 continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 4,113.00 4,113.00 0.00 (Report on Summary of Schedules) 4,113.00 4,113.00

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B6F (Official Form 6F) (12/07)

In re	Ismail C Anani, Aneesah M Anani	Case No
	Debtors	s,

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		C O	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	LAIM	0 N H I N G II N H	UNLIQUIDATED		AMOUNT OF CLAIM
Account No. Dxxxx562N1			Opened 9/01/05 CollectionAttorney Advanced Healthcare		T	TED		
Acct Rec Svc Attn: Bankruptcy 3031 N 114th St Milwalkee, WI 53222		Н	·					0.00
Account No. xxxxxxxxxxx7393  American Express			Opened 3/16/90 Last Active 5/27/08 CreditCard					
c/o Becket and Lee Po Box 3001 Malvern, PA 19355		J						922.00
Account No. xxxxxxxxxxxx3743  American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		J	Opened 1/29/90 Last Active 5/13/08 CreditCard					
								212.00
Account No. xxxxx4519  Americredit Po Box 183853 Arlington, TX 76096		J	Opened 12/01/06 Last Active 6/06/08 Automobile - deficiency balance					
								5,635.24
			(	S Total of th		ota pag		6,769.24

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ismail C Anani,	Case No.
	Aneesah M Anani	

	-			1.	1	1-	1
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	- c	N	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NGEN	L I Q	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx6253			Opened 1/01/02 Last Active 9/27/05 CreditCard	Ť	E		
Applied Card Bank Attention: General Inquiries Po Box 17125 Wilmington, DE 19850		J	Cieulicaiu				0.00
Account No. xxxx1311			07	$\dagger$	t	t	
Asset Acceptance Po Box 2036 Warren, MI 48090		Н	Notice only				
							0.00
Account No. xxxxxxxx6365  Associates/citibank Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		J	Opened 5/01/98 Last Active 8/01/99 CreditCard				
runsus ony, ivie 04130							0.00
Account No. Case No: xx SC xx5633  Blatt, Hassenmiller, Leibsker & Moore LLC 125 South Wacker Dr, Suite 400 Chicago, IL 60606		J	08 Notice only				
omoago, iz ooooo							0.00
Account No. x9975  Boulder Credit Service 2265 Livernois Rd Troy, MI 48083		Н	Opened 10/01/04 CollectionAttorney Providian				
							2,347.00
Sheet no1 of _11_ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			2,347.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ismail C Anani,	Case No.
	Aneesah M Anani	

	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED ANI CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	)	CONFLXGEN	UNLLQULDAT	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx3705			Opened 2/01/02 Last Active 4/01/02		Т	T E D		
Cap One Po Box 85520 Richmond, VA 23285		Н	CreditCard			D		0.00
Account No. xxx7675	┢		07					
Central Dupage Hospital 25 N Winfield Rd Winfield, IL 60190		w	Medical Bill					
								4,257.00
Account No. xxx9755  Central Dupage Hospital POBox 4698 Carol Stream, IL 60197		J	07 Medical Bill					975.00
Account No. xxxxxxxx3547			Opened 11/01/06 Last Active 4/13/08					
Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156		J	CreditCard					3,798.00
Account No. xxxxxxxx1801			Opened 10/01/06 Last Active 3/23/08					-
Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156		J	CreditCard					1,216.00
Sheet no. 2 of 11 sheets attached to Schedule of		<u> </u>	<u> </u>	S	ub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(To	otal of th				10,246.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ismail C Anani,	Case No.
	Aneesah M Anani	

CREDITORIC MAME	С	Hu	sband, Wife, Joint, or Community			J	T	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	1 T		J   [] N   [] F   [] D   [] T   []	3	AMOUNT OF CLAIM
Account No. xxxxxxxx1865			Opened 12/01/98 Last Active 2/15/08	1	֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓	Г Б		
Citi Attention: Bankruptcy Po Box 20507 Kansas City, MO 64915		J	CreditCard					2,222.00
Account No. xxxxxxxx3880			Opened 12/01/98 Last Active 10/01/00		$\dagger$	$\dagger$	1	
Citi Attention: Bankruptcy Po Box 20507 Kansas City, MO 64915		J	CreditCard					0.00
Account No. xxxxxxx0180			Opened 7/01/03 Last Active 5/09/08		1	$\dagger$	1	
Collegiate Funding Svc 10304 Spotsylvania Ave S Fredericksburg, VA 22408		J	Educational					18,900.00
Account No. xxxxxxx0181	1		Opened 7/01/03 Last Active 5/09/08		+	+	+	. 0,000.00
Collegiate Funding Svc 10304 Spotsylvania Ave S Fredericksburg, VA 22408		J	Educational					7,245.00
Account No. xxxxx8058	_	_	Opened 3/25/02 Last Active 4/15/03		+	+	+	. ,5.00
Credit First Po Box 818011 Cleveland, OH 44181		Н	ChargeAccount					0.00
Sheet no. 3 of 11 sheets attached to Schedule of				Sul	hte	tal	+	
Creditors Holding Unsecured Nonpriority Claims			(Total	of this			,	28,367.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Ismail C Anani,	Case No.
	Aneesah M Anani	

CDEDITORIS NAME	С	Hu	sband, Wife, Joint, or Community	C	: U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	NL I QU I DA	D I S P UT E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx5356			Opened 10/01/03 Last Active 4/04/08	Т	T E		
Dell Financial Services 12234 North Ih 35 Austin, TX 78753		J	ChargeAccount				0.00
Account No. xxxxxx-xx2027	╁		07	+	+	╁	
Dependon Collection Service, Inc PO Box 4833 Oak Brook, IL 60523		J	Medical Bill				
							1,030.00
Account No. xxxxxxxx9067  Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054		Н	Opened 6/01/01 Last Active 3/09/03 CreditCard				3,865.00
Account No. xx4941			07				
Doc Cred Srv 128 Kenbrook Dr Vandalia, OH 45377		Н	Castlebrook Apartments				858.00
Account No. ama05			07	+	+	+	
Dupage Neonatology Associates PO Box 487 Hinsdale, IL 60522		J	Medical Bill				360.00
Sheet no4 of _11_ sheets attached to Schedule of				Sub	ntot:	 a1	
Creditors Holding Unsecured Nonpriority Claims			(Total o				6,113.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ismail C Anani,	Case No.
	Aneesah M Anani	

		_						
CREDITOR'S NAME, MAILING ADDRESS	COD	Н	usband, Wife, Joint, or Community		LVOO	DZL_	D I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C N	CONSIDERATION FOR CLAIM. IF C	LAIM	I N G	QU	U T F	AMOUNT OF CLAIM
Account No. SS: xxx-xx-2001			07		Ť	TED		
Dupage Valley Anesthesiologists 185 Penny Ave Dundee, IL 60118		J	Medical Bill			D		0.00
Account No. x8607	╁	+	07				┝	0.00
Dupage Valley Anesthesiologists 185 Penny Ave Dundee, IL 60118		J	Medical Bill					
								160.00
Account No. Exxxxx6458  Edward Hospital 801 S. Washington Street		J	07 Medical Bill					
Naperville, IL 60566								428.00
Account No. xxxxxxxxxxxx1943  First Premier Bank Po Box 5524 Sioux Falls, SD 57117		J	Opened 12/01/03 Last Active 12/23/07 CreditCard					
							L	461.00
Account No. xxxx4425  Ford Motor Credit Corporation National Bankruptcy Center Po Box 537901 Livonia, MI 48153		J	Opened 5/01/02 Last Active 5/13/07 Automobile					0.00
Sheet no. <u>5</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				S (Total of th	ubt			1,049.00
Creations from Chaccarea Holiphority Claims				( • Out 01 II	110	عسر	$, \sim $	1

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Ismail C Anani,	Case No.
	Aneesah M Anani	

CREDITORIC NAME	С	Hu	sband, Wife, Joint, or Community		C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C H W J	DATE CLAIM WAS INCURRED ANI CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	IM	ONFLNGEN	N L I QU I D A	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx6206			Opened 5/19/02 Last Active 1/19/03		Т	T E		
GEMB / Walmart Attention: Bankruptcy Po Box 103106 Roswell, GA 30076		Н	ChargeAccount			D		0.00
Account No. xxxxxxxx7369	t		Opened 3/01/06 Last Active 9/21/06					
Gemb/care Credit Attention: Bankruptcy Po Box 103106 Roswell, GA 30076		J	ChargeAccount					545.00
Account No. xxxxxxx7267			Opened 4/03/08 Last Active 5/19/08					0.00
HSBC Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197		Н	CreditCard					359.00
Account No. xxxxxxxx1165			Opened 9/30/02 Last Active 8/01/03					
Hsbc Bank Po Box 5253 Carol Stream, IL 60197		Н	CreditCard					0.00
Account No. xxxxxx7999	$\vdash$		Opened 2/01/01 Last Active 1/09/02				Н	3.00
Kay Jewelers Attention: Bankruptcy Po Box 1799 Akron, OH 44309		Н	ChargeAccount					0.00
Sheet no. 6 of 11 sheets attached to Schedule of				S	ubt	ota	1	
Creditors Holding Unsecured Nonpriority Claims			(To	otal of th				904.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Ismail C Anani,	Case No.
	Aneesah M Anani	

CREDITORIC NAME	С	Hu	sband, Wife, Joint, or Community		C O	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	1	ONTINGEN	ZQDA	ローのPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx0010			Opened 11/01/02 Last Active 1/19/04		Т	T E		
Marquette Un 1313 W. Wisconsin Milwaukee, WI 53233		J	Educational			ט		0.00
Account No. xxxxxxxxxx0010	╁		Opened 9/09/02 Last Active 7/07/03		4		H	0.00
Marquette Un 1313 W. Wisconsin Milwaukee, WI 53233		J	Educational					
								0.00
Account No. xxxxxxxxxx0010  Marquette Un 1313 W. Wisconsin Milwaukee, WI 53233	_	J	Opened 9/09/02 Last Active 7/10/03 Educational					0.00
Account No. x2747	-		07					
Multispecialty Medical Center 40 S. Clay St. Suite 246 E Hinsdale, IL 60521	-	Н	Medical Bill					180.00
Account No. xx2971	$\vdash$		Opened 9/01/98 Last Active 3/01/01				Н	
Nbgl Carsons Pob 15521 Wilmington, DE 19805		J	ChargeAccount					0.00
Sheet no. 7 of 11 sheets attached to Schedule of				Sı	ıbte	ota	Ц 1	
Creditors Holding Unsecured Nonpriority Claims			(Tota	of thi				180.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Ismail C Anani,	Case No.
	Aneesah M Anani	

CDEDITORIS NAME	С	Hu	sband, Wife, Joint, or Community	CO	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	NL I QU I DA	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxx8481			Opened 9/01/98 Last Active 9/29/01	T	T E		
Nbgl-carsons POBox 15521 Wilmington, DE 19805		J	ChargeAccount				621.00
Account No. xxxx7650	┢		Opened 3/01/08	+	H		
Nco Fin/38 Po Box 13564 Philadelphia, PA 19101		J	CollectionAttorney Ipc The Hospitalists				
							53.00
Account No. xx1350  OAD Orthopedics Ltd. POBox 661307 Chicago, IL 60666	-	J	07 Medical Bill				288.00
Account No. xxx1069	╂		07		-		
OSI Collection Services, Inc P.O. Box 959 Brookfield, WI 53008-0959		J	Notice only - Collection for Edward Hospital				0.00
Account No. xxx5711	-	_	07	+	-		0.00
OSI Collection Services, Inc P.O. Box 959 Brookfield, WI 53008-0959		J	Notice only - Collection for Edward Hospital				0.00
Sheet no. 8 of 11 sheets attached to Schedule of				Sub	tots	<u>—</u>	
Creditors Holding Unsecured Nonpriority Claims			(Total of				962.00

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In re	Ismail C Anani,	Case No.
	Aneesah M Anani	

CDEDITORIGALANT	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	L H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLAGEN	$I \cap$	DISPUTED	AMOUNT OF CLAIM
Account No. PALxVERIZNxxx6422			Opened 8/01/06 Last Active 2/01/07	Ť	ΙE		
Palisades Collection L 210 Sylvan Ave Englewood, NJ 07632		Н	Verizon		D		0.00
Account No. xxx7244	╁		Opened 10/01/07	+	+	$\vdash$	
Professional Placement 316 N. Milwaukee S Milwaukee, WI 53202		Н	CollectionAttorney Advanced Healthcare				
							144.00
Account No. xx2871  Revenue Production Management P.O. Box 673775  Detroit, MI 48267		J	08 Medical Bill				2,166.00
Account No. xxxxxxxxxxxx5020	t		Opened 11/08/02 Last Active 7/03/06				
U S Dept Of Ed/Fisl/Ch P O Box 8422 Chicago, IL 60605		Н	Educational				50.00
Account No. xxxxxxxxxxx4010	$\vdash$		Opened 11/01/02 Last Active 7/03/06	+	+	+	
U S Dept Of Ed/Fisl/Ch P O Box 8422 Chicago, IL 60605		Н	Educational				0.00
Sheet no. 9 of 11 sheets attached to Schedule of				Sub	tot:	L al	
Creditors Holding Unsecured Nonpriority Claims			(Total of				2,360.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Ismail C Anani,	Case No.
	Aneesah M Anani	

CDEDITORIS NAME	С	Hu	sband, Wife, Joint, or Community		C O	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	1	ONTLNGEN	NL QU L DATED	I S P U T E D	AMOUNT OF CLAIM
Account No. xxxx5414			Opened 4/01/07		Т	T E		
United Collection Bureau Po Box 17460 Denver, CO 80217		J	CollectionAttorney St Joseph S Emerg Phys I	.lp _		D		183.00
Account No. xxxxxx9141	┢		Opened 11/08/02 Last Active 4/01/05		$\dashv$	$\dashv$	$\dashv$	
Us Dept Of Education Attn: Borrowers Service Dept Po Box 5609 Greenville, TX 75403		Н	Educational					0.00
Account No. xxxxxx0011	t		Opened 9/01/97 Last Active 7/01/03			1		
Us Dept Of Education Attn: Borrowers Service Dept Po Box 5609 Greenville, TX 75403		J	Educational					0.00
Account No. xxxxxxxxxxxxx1526			Opened 9/07/98 Last Active 2/15/05			1		
Victoria's Secret Po Box 182125 Columbus, OH 43218	-	J	ChargeAccount					169.00
Account No. xxxxxx9983	╁		Opened 8/02/01 Last Active 12/22/03		$\dashv$	$\dashv$	-	103.00
Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603	-	Н	CreditCard					0.00
Sheet no. 10 of 11 sheets attached to Schedule of				 Sı	ıbto	l otal		
Creditors Holding Unsecured Nonpriority Claims			(Tota	l of th				352.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Ismail C Anani,	Case No.
	Aneesah M Anani	

CREDITOR'S NAME,	C	Ηι	sband, Wife, Joint, or Community	00	U			
MAILING ADDRESS	CODEBTOR	Н	DATE CLAIM WAS INCURRED AND	C O N T	ŀ	I S	3	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	B	W	CONSIDERATION FOR CLAIM. IF CLAIM		ļ	ij	ر	AMOUNT OF CLAIM
(See instructions above.)	Ö	C	IS SUBJECT TO SETOFF, SO STATE.	Ğ			- 1	AMOUNT OF CLAIM
	<u> </u>	┡	Opening 4 4 2 /04 /00   Least Alestina   2 /04 /00	N G E N T	A	] [	<u> </u>	
Account No. xxxxxxxxxxxx9724	l		Opened 12/01/99 Last Active 2/01/02 ChargeAccount	ľ	Ė			
Wfnnb/express			ChargeAccount	$\vdash$	۲	$^{+}$	┪	
Po Box 182125		J						
Columbus, OH 43218		ľ						
0014111543, 011 43210								
								0.00
Account No. xx7662	┢	├	Opened 6/05/02 Leet Active 6/01/05	+	┝	+	+	
Account No. XX/002	ł		Opened 6/05/02 Last Active 6/01/05 Agriculture					
Wi Electric			rignoditaro					
Attention: Bankruptcy		J						
Po Box 2046		ľ						
Milwaukee, WI 53201								
								0.00
A (N) 17-0440	-		On a read 0/04/05   Lead April 12 0/04/05		┝	+	+	
Account No. xx8149	ł		Opened 6/01/05 Last Active 6/01/05 Agriculture					
Wi Electric			/ tgrioditure					
Attention: Bankruptcy		J						
Po Box 2046		ľ						
Milwaukee, WI 53201								
17 17 17 17 17 17 17 17 17 17 17 17 17 1								0.00
Account No.	┢				$\vdash$	+	+	
Account No.	ł							
Account No.	f	T		T	T	t	†	
	1							
					1			
Sheet no11_ of _11_ sheets attached to Schedule of	Sheet no. 11 of 11 sheets attached to Schedule of Subtotal							0.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pa	ge)	)	0.00
				7	ot	al		
			(Report on Summary of S				)	59,649.24

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B6G (Official Form 6G) (12/07)

In re	Ismail C Anani,	Case No.
	Angesah M Anani	

Debtors

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-28918 Doc 1 Filed 10/27/08 Entered 10/27/08 11:08:56 Desc Main Document Page 31 of 53

B6H (Official Form 6H) (12/07)

In re	Ismail C Anani,	Case No.
	Aneesah M Anani	

Debtors

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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**B6I (Official Form 6I) (12/07)** 

	Ismail C Anani			
In re	Aneesah M Anani		Case No.	
		Debtor(s)		

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE							
Married	RELATIONSHIP(S): dependent dependent dependent	A	GE(S): 1 3 6					
Employment:	DEBTOR			SPOUSE				
Occupation		Register	ed Nurse	9				
	nemployed			ilitation Hospi	tal			
How long employed	. ,	5 years	•					
Address of Employer		26W171 Wheator						
INCOME: (Estimate of average or pro	ojected monthly income at time case filed)		Ι	DEBTOR		SPOUSE		
	ommissions (Prorate if not paid monthly)		\$	0.00	\$	4,375.00		
2. Estimate monthly overtime			\$	0.00	\$	0.00		
3. SUBTOTAL			\$	0.00	\$_	4,375.00		
LESS PAYROLL DEDUCTIONS     a. Payroll taxes and social securit     b. Insurance	ty		\$ 	0.00	\$ _ \$ _	751.00 477.00		
c. Union dues			\$	0.00	\$	0.00		
d. Other (Specify):			\$	0.00	\$	0.00		
			\$	0.00	\$	0.00		
5. SUBTOTAL OF PAYROLL DEDU	ICTIONS		\$	0.00	\$_	1,228.00		
6. TOTAL NET MONTHLY TAKE H	OME PAY		\$	0.00	<b>\$</b>	3,147.00		
e i	usiness or profession or farm (Attach detailed state	ement)	\$	0.00	\$	0.00		
8. Income from real property			\$	0.00	\$ <u> </u>	0.00		
<ul><li>9. Interest and dividends</li><li>10. Alimony, maintenance or support to</li></ul>	payments payable to the debtor for the debtor's use	or that of	\$	0.00	\$_	0.00		
dependents listed above  11. Social security or government assistance.			\$	0.00	\$	0.00		
(Specify):			\$	0.00	\$	0.00		
			\$	0.00	\$	0.00		
12. Pension or retirement income			\$	0.00	\$	0.00		
13. Other monthly income			¢	0.00	4	0.00		
(Specify):			\$	0.00	\$ — \$	0.00		
						3.30		
14. SUBTOTAL OF LINES 7 THROU	JGH 13		\$	0.00	\$_	0.00		
15. AVERAGE MONTHLY INCOME	E (Add amounts shown on lines 6 and 14)		\$	0.00	<b>\$</b> _	3,147.00		
16. COMBINED AVERAGE MONTH	HLY INCOME: (Combine column totals from line	15)		\$	3,147	.00		

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

	Ismail C Anani			
In re	Aneesah M Anani		Case No.	
		Debtor(s)		

### ${\bf SCHEDULE\; J\; -\; CURRENT\; EXPENDITURES\; OF\; INDIVIDUAL\; DEBTOR(S)}$

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The average	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	997.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	0.00
c. Telephone	\$	25.00
d. Other See Detailed Expense Attachment	\$	119.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	600.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	40.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	300.00
<ol> <li>Recreation, clubs and entertainment, newspapers, magazines, etc.</li> <li>Charitable contributions</li> </ol>	\$	0.00
	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's	\$	0.00
b. Life	<b>Ф</b>	0.00
c. Health	\$ 	0.00
d. Auto	\$	160.00
e. Other	φ	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	Φ	0.00
plan) a. Auto	\$	0.00
b. Other Student Loan Repayment	\$ <del></del>	205.85
c. Other State of Illinois	\$ <del></del>	20.00
14. Alimony, maintenance, and support paid to others	\$ <del></del>	339.72
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	200.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	3,306.57
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	-	
a. Average monthly income from Line 15 of Schedule I	\$	3,147.00
b. Average monthly expenses from Line 18 above	\$	3,306.57
c. Monthly net income (a. minus b.)	\$	-159.57

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B6J (Official Form 6J) (12/07)

Ismail C Anani
In re Aneesah M Anani

\_\_\_\_\_ Case No.

Debtor(s)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

#### **Other Utility Expenditures:**

_Cable/Internet	\$ 19.00
Cell	\$ 100.00
Total Other Utility Expenditures	\$ 119.00

#### **Other Expenditures:**

Personal Grooming/Haircuts	\$ 50.00
Auto Repairs/Maintenance	\$ 50.00
Childcare	\$ 100.00
Total Other Expenditures	\$ 200.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Ismail C Anani Aneesah M Anani Case No.		Case No.	
		Debtor(s)	Chapter	7
			-	

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

			ad the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.
Date	October 27, 2008	Signature	/s/ Ismail C Anani Ismail C Anani Debtor
Date	October 27, 2008	Signature	/s/ Aneesah M Anani Aneesah M Anani Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

#### United States Bankruptcy Court Northern District of Illinois

	Ismail C Anani				
In re	Aneesah M Anani		Case No.		
		Debtor(s)	Chapter	7	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$79,919.00	Employment Income for Debtor and Spouse - estimated 2006 - per Tax Transcript
\$71,687.00	Employment Income for Debtor and Spouse- estimated 2007 - per Tax Transcript
\$37,120.00	Employment Income for Spouse - estimated 2008 - year-to-date per Pay Advice 9/19/08
\$7,317.00	Employment Income for Debtor - estimated 2008 - year-to-date per Pay Advice 3/31/08 from previous employer JP Morgan Chase

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$4,113.00 Unemployment Income for Debtor- estimated 2008 year-to-date per State of Illinois

letter

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL
OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR
DATE OF PAYMENT

AMOUNT STILL OWING

AMOUNT PAID

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Independence Receivables Corp. v. Ismail Anani 08 SC 005633

NATURE OF PROCEEDING Summons

COURT OR AGENCY STATUS OR
AND LOCATION DISPOSITION
Circuit Court of the 18th Judicial Pending
Circuit

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None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Ameri Credit 4001 Embacardero Arlington, TX 76014 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 6/2008

DESCRIPTION AND VALUE OF PROPERTY 2001 Infinity QX4 with \$5,000 deficiency balance 3

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Legal Helpers Sears Tower 233 S Wacker, Suite 5150 Chicago, IL 60606 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2008 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,993.00 paid pre-petition
toward total attorney fee of
\$1,400.00, filing fee of \$299.00
and document acquisition and
credit counseling/debtor
education facilitation fee of
\$111.00 and reimbursable
expense of \$163.00

4

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY Page 40 of 53

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

**PROPERTY** LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

**GOVERNMENTAL UNIT** 

NOTICE

LAW

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None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT** 

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

**BEGINNING AND** NATURE OF BUSINESS

NAME

**ENDING DATES** 

None

**ADDRESS NAME** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

#### DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** 

DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records None of the debtor. If any of the books of account and records are not available, explain.

**ADDRESS** NAME

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20 Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

DATE OF INVENTORY INVENTORY SUPERVISOR

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

**ADDRESS** NAME DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS AMOUNT OF MONEY OF RECIPIENT. DATE AND PURPOSE OR DESCRIPTION AND RELATIONSHIP TO DEBTOR OF WITHDRAWAL VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	October 27, 2008	Signature	/s/ Ismail C Anani Ismail C Anani
			Debtor
Date	October 27, 2008	Signature	/s/ Aneesah M Anani
			Aneesah M Anani Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

### **United States Bankruptcy Court** Northern District of Illinois

	Ismail C Anani					
In re	Aneesah M Anani			Case No.		
			Debtor(s)	Chapter	_7	
	CHAPTER 7 INDI	VIDUAL DEBT	OR'S STATEME	NT OF INT	ENTION	
☐ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.						
	I have filed a schedule of executory contra	acts and unexpired lease	es which includes person	al property subje	ect to an unexpire	ed lease.
	I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:					
Descr	iption of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
-NOI	NE-					
		<u> </u>	L			
Descr. Prope	iption of Leased	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
-NOI		Dessor & Traine				
Date	October 27, 2008	Signature	/s/ Ismail C Anani Ismail C Anani Debtor			
Date	October 27, 2008	Signature	/s/ Aneesah M Anani Aneesah M Anani	i .		
			Joint Debtor			

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# Document Page 45 of 53 United States Bankruptcy Court Northern District of Illinois

In re	Ismail C Anani Aneesah M Anani		Case No.			
III IC	- Autocodi i Wi Attarii	Debtor(s)	Chapter	7		
	DISCLOSURE OF COME	PENSATION OF ATTO	RNEY FOR DI	EBTOR(S)		
cc	arsuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that impensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept		\$	1,400.00		
	Prior to the filing of this statement I have receive	ved	\$	1,400.00		
	Balance Due		\$	0.00		
2. T	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3. T	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4. <b>■</b>	■ I have not agreed to share the above-disclosed co	ompensation with any other person	unless they are men	abers and associates of my law firm.		
	☐ I have agreed to share the above-disclosed comp copy of the agreement, together with a list of the					
a. b. c.	n return for the above-disclosed fee, I have agreed to . Analysis of the debtor's financial situation, and re . Preparation and filing of any petition, schedules, . Representation of the debtor at the meeting of cre . [Other provisions as needed] Negotiations with secured creditors to re	endering advice to the debtor in destatement of affairs and plan which editors and confirmation hearing, a	termining whether to n may be required; nd any adjourned he	file a petition in bankruptcy; arings thereof;		
6. B	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any dis- financial management course fees, pos- pursuant to 11 USC 522(f)(2)(A) for avo- or any other adversary proceeding, or pi	schargeability actions, any doct st-discharge credit repair, judicia sidance of liens on household g	ument retrieval ser al lien avoidances, oods, relief from st	preparation and filing of motions ay actions, motions to redeem		
		CERTIFICATION				
	certify that the foregoing is a complete statement of ankruptcy proceeding.	any agreement or arrangement for	payment to me for r	epresentation of the debtor(s) in		
Dated:	October 27, 2008	/s/ Zlatina Meier	2264			
		Zlatina Meier #62 Legal Helpers, PC Sears Tower 233 S. Wacker St Chicago, IL 60606 (312) 467-0004	uite 5150	2		

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **B 201** (04/09/06)

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Zlatina Meier #6293361	X /s/ Zlatina Meier	October 27, 2008				
Printed Name of Attorney	Signature of Attorney	Date				
Address:						
Sears Tower						
233 S. Wacker Suite 5150						
Chicago, IL 60606						
(312) 467-0004						
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.						
Ismail C Anani						
Aneesah M Anani	X /s/ Ismail C Anani	October 27, 2008				
Printed Name of Debtor	Signature of Debtor	Date				
Case No. (if known)	X /s/ Aneesah M Anani	October 27, 2008				
	Signature of Joint Debtor (if any)	Date				

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### **United States Bankruptcy Court** Northern District of Illinois

In re	Ismail C Anani Aneesah M Anani		Case No.	
11110		Debtor(s)	Chapter 7	
	VE	CRIFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors:	47
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditor	ors is true and corr	ect to the best of my
Date:	October 27, 2008	/s/ Ismail C Anani Ismail C Anani		
Date:	October 27, 2008	/s/ Aneesah M Anani Aneesah M Anani		
		Signature of Debtor		

Acct Rec Svc Attn: Bankruptcy 3031 N 114th St Milwalkee, WI 53222

American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355

Americredit Po Box 183853 Arlington, TX 76096

Applied Card Bank Attention: General Inquiries Po Box 17125 Wilmington, DE 19850

Asset Acceptance Po Box 2036 Warren, MI 48090

Associates/citibank Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Blatt, Hassenmiller, Leibsker & Moore LLC 125 South Wacker Dr, Suite 400 Chicago, IL 60606

Boulder Credit Service 2265 Livernois Rd Troy, MI 48083

Cap One Po Box 85520 Richmond, VA 23285

Central Dupage Hospital 25 N Winfield Rd Winfield, IL 60190 Central Dupage Hospital POBox 4698 Carol Stream, IL 60197

Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156

Citi Attention: Bankruptcy Po Box 20507 Kansas City, MO 64915

Collegiate Funding Svc 10304 Spotsylvania Ave S Fredericksburg, VA 22408

Credit First Po Box 818011 Cleveland, OH 44181

Dell Financial Services 12234 North Ih 35 Austin, TX 78753

Dependon Collection Service, Inc PO Box 4833 Oak Brook, IL 60523

Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054

Doc Cred Srv 128 Kenbrook Dr Vandalia, OH 45377

Dupage Neonatology Associates PO Box 487 Hinsdale, IL 60522

Dupage Valley Anesthesiologists 185 Penny Ave Dundee, IL 60118

Edward Hospital 801 S. Washington Street Naperville, IL 60566

First Premier Bank Po Box 5524 Sioux Falls, SD 57117

Ford Motor Credit Corporation National Bankruptcy Center Po Box 537901 Livonia, MI 48153

GEMB / Walmart Attention: Bankruptcy Po Box 103106 Roswell, GA 30076

Gemb/care Credit Attention: Bankruptcy Po Box 103106 Roswell, GA 30076

HSBC Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197

Hsbc Bank Po Box 5253 Carol Stream, IL 60197

Kay Jewelers Attention: Bankruptcy Po Box 1799 Akron, OH 44309

Marquette Un 1313 W. Wisconsin Milwaukee, WI 53233 Multispecialty Medical Center 40 S. Clay St. Suite 246 E Hinsdale, IL 60521

Nbgl Carsons Pob 15521 Wilmington, DE 19805

Nbgl-carsons POBox 15521 Wilmington, DE 19805

Nco Fin/38 Po Box 13564 Philadelphia, PA 19101

OAD Orthopedics Ltd. POBox 661307 Chicago, IL 60666

OSI Collection Services, Inc P.O. Box 959 Brookfield, WI 53008-0959

Palisades Collection L 210 Sylvan Ave Englewood, NJ 07632

Professional Placement 316 N. Milwaukee S Milwaukee, WI 53202

Revenue Production Management P.O. Box 673775 Detroit, MI 48267

State of Illinois Benefit Payment Control Division POBox 4385 Chicago, IL 60680

U S Dept Of Ed/Fisl/Ch P O Box 8422 Chicago, IL 60605 United Collection Bureau Po Box 17460 Denver, CO 80217

Us Dept Of Education Attn: Borrowers Service Dept Po Box 5609 Greenville, TX 75403

Victoria's Secret Po Box 182125 Columbus, OH 43218

Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603

Wfnnb/express Po Box 182125 Columbus, OH 43218

Wi Electric Attention: Bankruptcy Po Box 2046 Milwaukee, WI 53201